



PAWEŁ F. SKOTNICKI
Top of the Table MDRT®

Discover **the difference between having a policy and being insured.**

**BEFORE
THE
MILK
SPILLS**

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I

INTRODUCTION

I have often sat in front of the television, watching a Hollywood actor come on stage – because they have just read his name – which means that the Oscar nominee has just become the winner. His emotions run so high that he doesn't know what to say. He starts to stutter. Maybe he is just playing this modesty, because a winner of such a laurel could easily handle it. But I think that at that moment the actor feels real enthusiasm and joy, which naturally turns into stage fright. Our Nobel Laureate Wisława Szymborska said in her Nobel Lecture in 1996: "It seems that the first sentence of a speech is always the most difficult. So I have already done it..." I'll tell you a secret: the first paragraph you're reading is the tenth version of it. And it is harder for me because I am neither an Oscar winner nor a Nobel laureate in literature. So I am very happy that this first step is behind me and we can start the second step, which is completely relevant to the topic of this book.

What is the difference between a well-insured person and someone who just has insurance? What does it even mean to be well insured? The difference is subtle. Or even unimaginably large. About the same as between an ordinary chair and an electric chair. Or between a sheik from Arabia and a shake from KFC. Seems like nothing, but it is. You will feel it after reading this publication. So what about you? Do you have insurance or are you insured? Or have you never had insurance? If that's the case, you need to get it right the first time. It's a bit like houses. The first one is built/bought for the enemy, the second one for a friend, and only the third one for yourself. So they say... But why is that? Because we do not prepare ourselves to make important decisions. We also don't do our homework. We do everything with an over-optimistic "hurray" and then we expect miracles. Or at least we assume it will somehow work out. Some, born perfectionists, for fear of

making the wrong decision, don't make any decisions at all! This is a mistake.

What is insurance and who is an insurance agent? – everyone knows more or less. That swindlers, thieves and other scams. Or at best pushers. Sorry, but that's the stereotype. So how do you get well insured? What does it mean to be well insured? It's quantum physics, a string theory with zero places for Lucas numbers. It may be a strange comparison, but the point is that not many people know about it. "It's good to be insured, it's good and cheap" – the average person will say. This is well known. But cheap? It doesn't promise anything good. But surprisingly, no one wants to sell themselves cheap.

There are generally no books about insurance in bookstores in Central Europe, well, maybe there is a textbook. But it is aimed at a future employee of the risk assessment department or another specialist who will work for the insurer. A practical one, a tutorial, for an ordinary person, client or future user of professional insurance solutions – not many, if any. There is a need for a guide that would answer basic questions such as: why to insure? How to insure? against what? where? what to pay attention to? What to count? what to look out for? and what criteria to use to make the final choice? the final choice? – This is hard to find. Certainly not in Polish. In general, therefore, it can be said that there is a total gap in the Polish publishing market when it comes to the subject of insurance. There are books about how to get rich. Lots of them. They tell you how to become a millionaire in a minute. There are even more of those. Especially in the children's section, between the fairy tales. But we forget that what bothers us are things that we can insure ourselves against. And there is no book about that. Exactly. There is this book so that you know how and what to insure against. My hope is that better educated clients will be able to make better agent choices. Everyone will benefit and our domestic insurance market will make long-awaited progress.

If you are buying a car or planning to install solar panels or install a heat pump, you talk to specialists, you do the calculations,

you read a lot of articles on the subject.. In short, you do a lot of preparation, to finally know what you are signing up for and to be sure that you have made the the right decision.

When you decide to do something that will affect the rest of your life, it is good to prepare. Like a promising business opportunity. You don't have to rely on the other side being a specialist and knowing the staff. You can get to know the matter yourself, and then, armed with such a tool as you hold in your hands, a book, a weapon made of knowledge, consciously sign a contract. The very special contract, besides the marriage certificate and the notarial deed of ownership of your apartment, is a contract for the life of your family, your spouse, your children and your own. An insurance policy for life.

When you search the Internet for reviews of insurers, you enter a world of insults, spitting, frustration, and general disgust. On the one hand, there are trolls, hired guns who charge money to generate bad PR for insurance companies. On the other hand, people who made a deal for half-price crap with a promotional "Doggy Insurance" and now have a problem with payment. There are still others who completely misunderstood what they were paying for. If someone expects to insure themselves and their family for \$25 a year expects coverage up to millions for every possible scenario, unfortunately, it is their own fault. However, as I mentioned at the beginning of this paragraph, looking for information on the Internet, you might conclude that insurance is evil. Why is that? Because only the dissatisfied look in the network of the outlet of their emotions. Those who have received large compensation, focus on returning to normalcy, recovery, treatment, and their families.

They don't go to Internet forums to share about the illness they are going through.

This book has been written to help you. Even if you don't necessarily feel that you need help. Even if you feel a little insulted because everyone in Poland knows about insurance. However not only you. He also knows about health care, soccer, politics and ... a long list, what else? We are born as experts. It's about helping you

navigate through a thicket of intricacies, urban legends, myths, and understatements that are ubiquitous in the insurance world. Complicated entries General insurance terms and conditions, because they are very detailed. It is also written in the language of the people who read it rulebook for entertainment. To know and understand them, you need years of experience and a lot of knowledge. And to gather it all in one in one place, prepared in a tasty form and served beautifully – this is a challenge that I will take up.

I also want a person who is looking for reliable knowledge to have a source that can be accessed as needed. Verified rather than written by an anonymous person on the Internet who abuses everyone, say whatever he wants, and who will never take responsibility for it.

How is it that in the USA almost everyone has a business card in their wallet? Lawyer, doctor, and ... insurance agent, and in Poland an agent is a peddler, a guy with a neglected mustache in an “elegant” shirt with short sleeves and an obligatory pocket, which always contains a notebook and a pen? In case you had to write some cheap liability insurance on the barbecue party. Whose best selling text is “You know, now is a time to get insurance”. Original! It is scary to be stuck in an elevator with a guy like this. And yet, the agent is one of the most important people you should meet, get to know and trust. He’s a businessman who looks after your interests. Because that’s his specialty. Of course, I am talking about the right agent. The right one. Or maybe the agents themselves have a bad opinion?

Today’s agent has a hard time. He has to know everything. The market is starting to demand that he be a modern man of the Renaissance man. He must know his insurance products, he has to understand the relationships between them, he has to know all the details of the financial products of the competition, be able to combine them into the most relevant solutions, be able to solutions, he must know about economics, finance, medicine, law, health and medicine, law, health and safety, travel, and many other things, travel, and many, many other things. To be effective consult, sell

and be a nice companion. A business partner for years. That's not easy to find.

This book was written in my head more than two years ago. The reason I am writing it now is because of certain vices that are very common in people. Even successful ones. Most will deny having it. Because I have time. And even if I don't, I will have it the way I want it. And again something. And then I forget that I wanted to do it, although it was important. And again by accident. I will remember, but then I will think of something else, something with a higher priority. There is even a wise word to describe this state of affairs. Procrastination. The worst part is that when the people who are important to me remind me that I should be writing, sharing my knowledge, and practicing good with others, I would get nervous and make excuses and I made excuses even harder and I was even busier with other things.

As I write this introduction, I imagine the mindset of clients who, like me, procrastinate on writing or purchasing insurance. After several thousand meetings with people, literally from all walks of life, I have found that the most that the hardest part is getting started. Making the commitment to pay monthly amount for years. Especially since others aren't are not convinced and prefer to spend it on a better product of the spirits industry, a pleasant evening that gives immediate satisfaction. Especially since the neighbor does not pay, but knows everything and says that he wouldn't get involved, it's not worth it. It's harder to convince someone to to start paying \$25 a month when he used to pay than to motivate those who pay \$100 to increase it two, three, or five times.

The timing of the contract may be key for several reasons. The first is that the policy can be bought, only in good health. No insurer is going to insure the richest man in the world if he has if he already has cancer. The second reason is the price. The younger the man, statistically, he is less likely to get sick, and therefore has a lower premium. The third and last argument, at least in this paragraph: Some options can be purchased only up to a certain age.

If you want peace, prepare for war. Life. What does it bring? Accidents, sickness, death, poverty. If the problem is solved by money it's not a problem, it's just a cost. There where the answer to the problem is money, you need a policy.

The policy is about peace of mind, security, guarantee and certainty that the insurer will pay. Always. That you can do it, that it will be all right. that you did everything you could to make it happen. Remember that we do not know if something will happen to you, when it will happen and what it will be. Therefore, the question of what to insure is difficult, because we do not have a glass ball and we do not know its future. It's best to insure yourself against what happens in addition to the day before it happens. This offers the highest return. But we don't know that, so it's best to insure against everything. And as soon as possible. This is the safest way.

There is no hype about insurance. There is no hype for good things anyway. Rather, the ignorant say they won't be suckers, no one will fool them. Yet, their lack of understanding may harm their families. They say that they are responsible. They are selfish. Unfortunately. Very often unknowingly. We have a trend towards cigarettes, beer and better stimulants. We have a trend for fast food, like burgers or pizza, for a Coke. We stay on a healthy diet for a week. Maybe two. Not for health. For a nice look. Because it's fashionable.

But for some reason, you are reading a book about insurance. That fact alone puts you in the elite minority of people who think responsibly about the future. You understand that in life you "never know". Either something will happen to me, or nothing will happen to me.. There is no other option. I think I missed something, but I asked many people and everyone confirms it. It will be either yes or yes.

Now, let me share a short story. In a certain town with a bunch of churchgoers. They formed a concentrated community around the priest. He was an example of all the virtues. People came to him for answers to questions that troubled them. One day the

*Dalsza część książki dostępna w wersji
pełnej.*

